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## WE CLAIM:

A method for delivering a targeted advertisement, comprising the steps of:
 receiving from a first computer a first identifier identifying the first computer and
 associated with an observed offline purchase history of a consumer, said purchase history
 including information of an offline purchase of a consumer collected when the offline
 purchase transpired; and

electronically delivering the targeted advertisement to the consumer at the first computer in response to receiving the first identifier from the first computer.

- 2. The method of claim 1, wherein the first identifier comprises a cookie.
- 3. A method for delivering a targeted advertisement, comprising the steps of: generating a first identifier corresponding to a first computer and associated with an observed offline purchase history of a consumer, said purchase history including information of an offline purchase of a consumer collected when the offline purchase transpired;

receiving from the first computer the first identifier; and

electronically delivering the targeted advertisement to the consumer at the first computer in response to receiving the first identifier from the first computer.

- 4. The method of claim 3, wherein the first identifier comprises a cookie.
- 5. The method of Claim 3, further comprising the steps of: sending the first identifier to the first computer:

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receiving a second identifier corresponding to the consumer from the first computer;
and

associating the first identifier with the consumer by linking the first identifier to the second identifier corresponding to the consumer.

6. The method of claim 5, further comprising the steps of:

classifying the consumer by assigning to the consumer a purchase behavior classification based on at least one selected purchase behavior criterion and the observed offline purchase history corresponding to the second identifier; and

selecting the targeted advertisement to be delivered, based on the purchase behavior classification assigned to the consumer.

7. The method of claim 6, wherein the targeted advertisement is a promotional incentive for the consumer to comply with a behavioral pattern selected from the group consisting of: a change in purchase behavior and continuance of an established purchase behavior; and

wherein the method further comprises the step of:

delivering the promotional incentive to the first computer.

- 8. The method of claim 7, wherein the behavioral pattern is defined by an amount of at least one specified product to be purchased within a time period.
  - 9. The method of claim 8, further comprising the step of:

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presenting a reward available to a consumer in a retail store if the consumer complies with the behavioral pattern.

10. A method for delivering targeted messages, comprising the steps of: monitoring a consumer's offline purchase at a point of sale when the purchase transpires;

classifying the consumer by assigning to the consumer a purchase behavior classification based on at least one selected purchase behavior criterion and information of the offline purchase collected during the monitoring step;

assigning to the consumer a personal identification number (PIN) associated with the purchase behavior classification; and

delivering a targeted message to the consumer in response to receiving the PIN from the consumer, based on the purchase behavior classification associated with the PIN,

wherein the targeted message is an interactive voice response message and the step of delivering a targeted message comprises:

playing the interactive voice response message over a telephone network to the consumer in response to receiving the PIN from the consumer, based on the purchase behavior classification associated with the PIN.

11. The method of claim 10, further comprising the steps of:

delivering the personal identification number to the consumer via a medium selected from the group consisting of: the Internet and a computer printout at a point of sale; and receiving the personal identification number from the consumer as inputs selected from the group consisting of: voice commands and touch tone commands.

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12. The method of claim 10, further comprising the step of: repeating the steps of monitoring, classifying, and assigning a PIN for additional consumers, each consumer receiving a unique PIN.

13. The method of claim 10, wherein the interactive voice response message is a targeted advertisement and the step of playing an interactive voice response message comprises:

delivering a targeted advertisement to the consumer based on the consumer's purchase behavior classification.

- 14. The method of claim 13, wherein the targeted advertisement is a promotional incentive for the consumer to comply with a behavioral pattern selected from the group consisting of: a change in purchase behavior and continuance of an established behavior; and wherein the step of delivering the targeted advertisement comprises:

  delivering the promotional incentive to the consumer.
- 15. A computer readable medium containing program instructions for execution on a computer system, which when executed by a computer, cause the computer system to perform method steps for delivering a targeted advertisement, said method comprising the steps of:

receiving from a first computer a first identifier identifying the first computer and associated with an observed offline purchase history of a consumer, said purchase history including information of an offline purchase collected at a point of sale when the purchase transpired; and

electronically delivering the targeted advertisement to the consumer at the first computer in response to receiving the first identifier from the first computer.

- 16. The computer readable medium of claim 15, wherein the first identifier comprises a cookie.
  - 17. A computer readable medium containing program instructions for execution on a computer system, which when executed by a computer, cause the computer system to perform method steps for delivering a targeted advertisement, said method comprising the steps of:

generating a first identifier corresponding to a first computer and associated with an observed offline purchase history of a consumer, said purchase history including information of an offline purchase of a consumer collected when the offline purchase transpired;

receiving from the first computer the first identifier; and

electronically delivering the targeted advertisement to the consumer at the first
computer in response to receiving the first identifier from the first computer.

- 18. The computer readable medium of claim 17, wherein the first identifier comprises a cookie.
- 19. The computer readable medium of claim 17, further comprising computer-executable instructions for causing the computer system to perform the steps of: sending the first identifier to the first computer;

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receiving a second identifier corresponding to the consumer from the first computer;
and

associating the first identifier with the consumer by linking the first identifier to the second identifier corresponding to the consumer.

20. The computer readable medium of claim 19, further comprising computerexecutable instructions for causing the computer system to perform the steps of:

classifying the consumer by assigning to the consumer a purchase behavior classification based on at least one selected purchase behavior criterion and the observed offline purchase history corresponding to the second identifier; and

selecting the targeted advertisement to be delivered, based on the purchase behavior classification assigned to the consumer.

21. The computer readable medium of claim 20, wherein the targeted advertisement is a promotional incentive for the consumer to comply with a behavioral pattern selected from the group consisting of: a change in purchase behavior and continuance of an established purchase behavior; and

wherein the computer readable medium further comprises computer-executable instructions for causing the computer system to perform the step of:

delivering the promotional incentive to the first computer.

22. The computer readable medium of claim 21, wherein the behavioral pattern is defined by an amount of at least one specified product to be purchased within a time period.

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23. The computer readable medium of claim 22, further comprising computerexecutable instructions for causing the computer system to perform the steps of:

presenting a reward available to a consumer in a retail store if the consumer complies with the behavioral pattern.

24. A computer readable medium containing program instructions for execution on a computer system, which when executed by a computer, cause the computer system to perform method steps for delivering targeted messages, said method comprising the steps of:

monitoring a consumer's offline purchase at a point of sale when the purchase transpires;

classifying the consumer by assigning to the consumer a purchase behavior classification based on at least one selected purchase behavior criterion and using information of the offline purchase collected during the monitoring step;

assigning to the consumer a personal identification number (PIN) associated with the purchase behavior classification; and

delivering a targeted message to the consumer in response to receiving the PIN from the consumer, based on the purchase behavior classification associated with the PIN,

wherein the targeted message is an interactive voice response message and the step of delivering a targeted message comprises:

playing the interactive voice response message over a telephone network to the consumer in response to receiving the PIN from the consumer, based on the purchase behavior classification associated with the PIN.

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25. The computer readable medium of claim 24, further comprising computerexecutable instructions for causing the computer system to perform the steps of:

delivering the personal identification number to the consumer via a medium selected from the group consisting of: the Internet and a computer printout at a point of sale; and receiving the personal identification number from the consumer as inputs selected from the group consisting of: voice commands and touch tone commands.

26. The computer readable medium of claim 24, further comprising computerexecutable instructions for causing the computer system to perform the steps of: repeating the steps of monitoring, classifying, and assigning a PIN for additional

consumers, each consumer receiving a unique PIN.

27. The computer readable medium of claim 24, wherein the interactive voice response message is a targeted advertisement and the step of playing an interactive voice response message comprises:

delivering the targeted advertisement to the consumer based on the consumer's purchase behavior classification.

28. The computer readable medium of claim 24, wherein the targeted advertisement is a promotional incentive for the consumer to comply with a behavioral pattern selected from the group consisting of: a change in purchase behavior and continuance of an established behavior; and

wherein the step of delivering the targeted advertisement comprises: delivering the promotional incentive to the consumer.

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29. A system for delivering a targeted advertisement, comprising:

means for receiving from a first computer a first identifier identifying the first computer and associated with an observed offline purchase history of a consumer, said purchase history including information of an offline purchase of the consumer collected at a point of sale when the purchase transpired; and

means for electronically delivering the targeted advertisement to the consumer at the first computer in response to receiving the first identifier from the first computer.

30. The system of claim 29, wherein the first identifier comprises a cookie.

31. A system for delivering a targeted advertisement, comprising:

means for generating a first identifier corresponding to a first computer and associated with an observed offline purchase history of a consumer, said purchase history including information of an offline purchase of a consumer collected when the offline purchase transpired;

means for receiving from the first computer the first identifier; and

means for electronically delivering the targeted advertisement to the consumer at the
first computer in response to receiving the first identifier from the first computer.

- 32. The system of claim 31, wherein the first identifier comprises a cookie.
- 33. The system of claim 31, further comprising:
  means for sending the first identifier to the first computer;

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means for receiving a second identifier corresponding to the consumer from the first computer; and

means for associating the first identifier with the consumer by linking the first identifier to the second identifier corresponding to the consumer.

34. The system of claim 33, further comprising:

means for classifying the consumer by assigning to the consumer a purchase behavior classification based on at least one selected purchase behavior criterion and the observed offline purchase history corresponding to the second identifier; and

means for selecting the targeted advertisement to be delivered, based on the purchase behavior classification assigned to the consumer.

35. The system of claim 34, wherein the targeted advertisement is a promotional incentive for the consumer to comply with a behavioral pattern selected from the group consisting of: a change in purchase behavior and continuance of an established purchase behavior; and

wherein the system further comprises:

means for delivering the promotional incentive to the first computer.

- 36. The system of claim 35, wherein the behavioral pattern is defined by an amount of at least one specified product to be purchased within a time period.
  - 37. The system of claim 36, further comprising:

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means for presenting a reward available to a consumer in a retail store if the consumer complies with the behavioral pattern.

## 38. A system for delivering targeted messages, comprising:

means for monitoring a consumer's offline purchase at a point of sale when the purchase transpires;

means for classifying the consumer by assigning to the consumer a purchase behavior classification based on at least one selected purchase behavior criterion and using information of the offline purchase collected by the means for monitoring;

means for assigning to the consumer a personal identification number (PIN) associated with the purchase behavior classification; and

means for delivering a targeted message to the consumer in response to receiving the PIN from the consumer, based on the purchase behavior classification associated with the PIN,

wherein the targeted message is an interactive voice response message and the means for delivering a targeted message comprises:

means for playing the interactive voice response message over a telephone network to the consumer in response to receiving the PIN from the consumer, based on the purchase behavior classification associated with the PIN.

## 39. The system of claim 38, further comprising:

means for delivering the personal identification number to the consumer via a medium selected from the group consisting of: the Internet and a computer printout at a point of sale; and

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means for receiving the personal identification number from the consumer as inputs selected from the group consisting of: voice commands and touch tone commands.

40. The system of claim 38, further comprising:

means for repeating the steps of monitoring, classifying, and assigning a PIN for additional consumers, each consumer receiving a unique PIN.

41. The system of claim 38, wherein the interactive voice response message is a targeted advertisement and the means for playing an interactive voice response message comprises:

means for delivering a targeted advertisement to the consumer based on the consumer's purchase behavior classification.

42. The system of claim 41, wherein the targeted advertisement is a promotional incentive for the consumer to comply with a behavioral pattern selected from the group consisting of: a change in purchase behavior and continuance of an established behavior; and wherein the means for delivering the targeted advertisement comprises:

delivering the promotional incentive to the consumer.